

an existing bank account in the second bank system and attempting to newly open a bank account in the first bank system, the network transaction system comprising:

customer processing means disposed at the terminal station and coupled to the open network, said customer processing means for applying for a new bank account by supplying via the open network the first bank system with existing account information descriptive of the existing bank account owned by the customer in the second bank system;

first bank processing means disposed at the first bank system and coupled to the first and inter-networks, said first bank processing means for requesting via the inter-networks the second bank system to make a confirmation of the existing bank account while forwarding the existing account information received from the customer processing means to the second bank system over the inter-network, and for opening the applied new bank account based on a confirmation response message received via the inter-network from the second bank system describing a result of the confirmation of the existing bank account, wherein the first bank processing means authenticates the customer based on the confirmation; and

second bank processing means disposed at the second bank system and coupled to the inter-network, said first bank processing means for confirming validity of the existing bank account upon request from said first bank processing means, and for returning the confirmation response message to said first bank processing means to report the result of the confirmation of the existing bank account.